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IN THE CLAIMS

Amended claims follow:

1. (Currently Amended) A method for providing a digital wallet for Internet Protocol (IP) usage utilizing a wireless network, comprising:
 - (a) prior to allowing wireless network voice communication and IP usage over a wireless network, receiving a request for a pre-paid debit account including payment therefor;
 - (b) prior to allowing the wireless network voice communication and the IP usage over the wireless network, enabling the pre-paid debit account in response to the request;
 - (c) collecting payment for the wireless network voice communication over [[a]]the wireless network by billing against the pre-paid debit account; and
 - (d) collecting payment for the IP usage by billing against the pre-paid debit account, wherein the IP usage is carried out using the wireless network.
2. (Currently Amended) The method as recited in claim 1, wherein the request is received via a mobile cellular hand set, and the pre-paid debit account is enabled by a human operator.
3. (Original) The method as recited in claim 1, wherein the wireless network voice communication uses the wireless network via a mobile cellular handset.
4. (Original) The method as recited in claim 1, wherein the wireless network voice communication uses Wireless Application Protocol (WAP).
5. (Original) The method as recited in claim 1, wherein the IP usage includes data transfer utilizing IP.

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6. (Original) The method as recited in claim 1, wherein the IP usage includes payment for goods or services utilizing IP.
7. (Currently Amended) The method as recited in claim 1, and further comprising transferring the payment from a previous pre-paid debit account before enabling the pre-paid debit account in response to the request.
8. (Currently Amended) The method as recited in claim 1, wherein a balance of the pre-paid debit account is updated in real-time.
9. (Currently Amended) The method as recited in claim 8, wherein an alert is sent to a user upon the pre-paid debit account falling below a predetermined amount.
10. (Currently Amended) The method as recited in claim 8, wherein the wireless network voice communication and the IP usage is discontinued upon the pre-paid debit account falling below a predetermined amount.
11. (Original) The method as recited in claim 1, wherein the payment is received via a credit account.
12. (Original) The method as recited in claim 1, and further comprising the step of limiting the wireless network voice communication and the IP usage based on a user-defined threshold.
13. (Original) The method as recited in claim 12, wherein the user-defined threshold limitation expires after a predetermined time period.
14. (Original) The method as recited in claim 12, wherein the user-defined threshold limitation expires upon receipt of a key.

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15. (Original) The method as recited in claim 14, wherein another user may engage in the wireless network voice communication and the IP usage upon receipt of the key.
16. (Currently Amended) The method as recited in claim 1, wherein a plurality of users may engage in the wireless network voice communication and the IP usage using a single pre-paid debit account.
17. (Currently Amended) The method as recited in claim 16, and further comprising the step of limiting the wireless network voice communication and the IP usage for each of the users based on a single threshold associated with the pre-paid debit account.
18. (Currently Amended) A computer program product embodied on a tangible computer readable medium for providing a digital wallet for Internet Protocol (IP) usage utilizing a wireless network, comprising:
 - (a) computer code for receiving a request for a pre-paid debit account including payment therefore, prior to allowing wireless network voice communication and IP usage over a wireless network;
 - (b) computer code for enabling the pre-paid debit account in response to the request, prior to allowing the wireless network voice communication and the IP usage over the wireless network;
 - (c) computer code for collecting payment for the wireless network voice communication over [[a]]the wireless network by billing against the pre-paid debit account; and
 - (d) computer code for collecting payment for the IP usage by billing against the pre-paid debit account, wherein the IP usage is carried out using the wireless network.
19. (Currently Amended) The computer program product as recited in claim 18, wherein the request is received via a mobile cellular hand set, and the pre-paid debit account is enabled by a human operator.

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20. (Original) The computer program product as recited in claim 18, wherein the wireless network voice communication uses the wireless network via a mobile cellular handset.
21. (Original) The computer program product as recited in claim 18, wherein the wireless network voice communication uses Wireless Application Protocol (WAP).
22. (Original) The computer program product as recited in claim 18, wherein the IP usage includes data transfer utilizing IP.
23. (Original) The computer program product as recited in claim 18, wherein the IP usage includes payment for goods or services utilizing IP.
24. (Currently Amended) The computer program product as recited in claim 18, and further comprising computer code for transferring the payment from a previous pre-paid debit account before enabling the pre-paid debit account in response to the request.[[.]]
25. (Currently Amended) The computer program product as recited in claim 18, wherein a balance of the pre-paid debit account is updated in real-time.
26. (Currently Amended) The computer program product as recited in claim 25, wherein an alert is sent to a user upon the pre-paid debit account falling below a predetermined amount.
27. (Currently Amended) The computer program product as recited in claim 25, wherein the wireless network voice communication and the IP usage is discontinued upon the pre-paid debit account falling below a predetermined amount.

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28. (Original) The computer program product as recited in claim 18, wherein the payment is received via a credit account.
29. (Original) The computer program product as recited in claim 18, and further comprising computer code for limiting the wireless network voice communication and the IP usage based on a user-defined threshold.
30. (Original) The computer program product as recited in claim 29, wherein the user-defined threshold limitation expires after a predetermined time period.
31. (Original) The computer program product as recited in claim 29, wherein the user-defined threshold limitation expires upon receipt of a key.
32. (Original) The computer program product as recited in claim 31, wherein another user may engage in the wireless network voice communication and the IP usage upon receipt of the key.
33. (Currently Amended) The computer program product as recited in claim 18, wherein a plurality of users may engage in the wireless network voice communication and the IP usage using a single pre-paid debit account.
34. (Currently Amended) The computer program product as recited in claim 33, and further comprising computer code for limiting the wireless network voice communication and the IP usage for each of the users based on a single threshold associated with the pre-paid debit account.
35. (Currently Amended) A system including a computer readable medium for providing a digital wallet for Internet Protocol (IP) usage utilizing a wireless network, comprising:

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- (a) logic for receiving a request for a pre-paid debit account including payment therefor, prior to allowing wireless network voice communication and IP usage over a wireless network;
 - (b) logic for enabling the pre-paid debit account in response to the request, prior to allowing the wireless network voice communication and the IP usage over the wireless network;
 - (c) logic for collecting payment for the wireless network voice communication over ~~[[a]]the~~ wireless network by billing against the pre-paid debit account; and
 - (d) logic for collecting payment for the IP usage by billing against the pre-paid debit account, wherein the IP usage is carried out using the wireless network.
36. (Currently Amended) A method for providing a digital wallet for Internet Protocol (IP) usage utilizing a wireless network, comprising:
- (a) prior to allowing wireless network voice communication and IP usage over a wireless network, receiving a request for a pre-paid debit account from a user utilizing a mobile communication unit;
 - (b) prior to allowing the wireless network voice communication and the IP usage over the wireless network, receiving an account identifier associated with a previous account of the user which is adapted solely for voice communications;
 - (c) prior to allowing the wireless network voice communication and the IP usage over the wireless network, authenticating an identity of the user;
 - (d) prior to allowing the wireless network voice communication and the IP usage over the wireless network, enabling a pre-paid debit account;
 - (e) prior to allowing the wireless network voice communication and the IP usage over the wireless network, transferring monies associated with the previous account to the pre-paid debit account;
 - (f) collecting payment for the wireless network voice communication over ~~[[a]]the~~ wireless network by billing against the pre-paid debit account; and
 - (g) collecting payment for the IP usage by billing against the pre-paid debit account, wherein the IP usage is carried out using the wireless network.